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C. A. MENET, Representative.



SATURDAY, NOVEMBER 13, 1909.

In recently advocating the establishment of experimental farms by railroads as a means of returning to the rural districts the preponderance of political power where it can be more safely lodged than in congested centers of population, President Brown of the New York Central lines may have had in mind the greater ease and perhaps the smaller cost of pushing railroad measures through legislative bodies controlled by rural members instead of by members from the cities.

This interpretation of Mr. Brown's views may throw some light upon the statement of the New Britain Herald that in the Bulkeley-McLean Senatorial contest "those who have gone over the ground carefully say that the small towns will, as a rule, line up for Bulkeley." These small towns can, when they so choose, control the General Assembly, and they can usually be "reached" with greater ease and at less cost than the "congested centers." In this case, it may reasonably be doubted whether "the preponderance of political power" in the rural towns will be beneficial to the State, if as intimated by the Herald they "will, as a rule, line up for Bulkeley."

"The incoming of a Democratic administration in Bridgeport," says the Ansonia Sentinel, "has been the signal for the forming of a Taxpayers' League." This accusation is well-founded. Such a league is in process of organization; its projectors are incubating. And yet its appearance so early carries the character of "real live news."

For many years, every Democratic success in Bridgeport elections has been closely followed, first, by the charge that the city is "wide open" which is designed to evoke "pulpit thunders"; second, by the appearance of divers and sundry so-called reform organizations with high-sounding titles and beneficent claims, each generally "a sheep without a wolf within"; third, by the clamor of ringing the changes upon these themes.

It may be that this Taxpayers' League is of the real reform type; present appearances and promises do so indicate. But in the past, such organizations have eventually become mere adjuncts to the Republican machine. This league may be of sterner mold than its predecessors, and may be able to stand successfully against the Republican policy of "Rule or ruin."

The Farmer which has never been and is not now hostile to real reforms put forth in good faith, will note with care the procedure of this new factor in municipal affairs, and should we find it in use, or likely to be in use, as a Republican tool.

When a smiling face doth cloak deceit, it is our duty to expose the cheat.

PILES CURED IN 6 TO 14 DAYS

PAZO OINTMENT is guaranteed to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days or money refunded. 50c.

FASHIONS AND FADS

There are fewer suede slippers and more of satin.

Paris predicts still larger hats for winter.

Fur hats are growing larger as the season advances.

Black satin revers and cuffs are to remain in style in present styles.

Reverses and cuffs for evening are soft and flat.

The all-black toilet is the reigning favorite in Paris.

Children are lavishly used for afternoon and evening dresses.

The shawl effect is simulated in many of the new fur pieces.

The newest muffs are round with stiff-floated sides of satin.

Slippers for wear in the bedroom have the loss made of crocheted.

Mouse gray chiffon cloth promises to be popular for evening wear.

The latest demand of fashion is that the muffs shall match the hat.

Never was the simple little afternoon gown in higher favor than now.

The muddy-toned colors of last season are little seen in present styles.

Harpings with ball-shaped tops of gun-metal are to be had in several sizes.

Pinkies and shawl draperies are seen on many of the handsome evening frocks.

Cockades of silver, gold or scarlet are seen on many of the tricornes this fall.

Heavy serge and the old-fashioned poplins are exceedingly smart for tail-coats.

The fashionable stationery is in soft shades with hemstitched borders of white.

Greater freedom is allowed in present arrangement of draperies than ever before.

Wings and ears made of ribbon are among the trimmings to be used on fall millinery.

Pinkies or the flechu effect will be a characteristic of many a gown this season.

Contrasting facings are a feature of the autumn gowns designed to make them becoming.

Parrot bands, most life-like in appearance, are among the novelties in umbrellas.

HAWLEY ON JUDSON'S SHOULDERS

In discussing the recent suggestion that Hon. Stiles Judson should be nominated for Governor by the Republicans, the New Haven Union says "the idea wasn't overwhelmingly approved in all quarters", but thinks that if Hon. Michael Kenealy and S. Hawley "are in team work on the Judson proposition", it will be "well for the Republicans who are not in love with the idea to keep a watch on those Fairfield county Republican leaders." If, the Union adds, "they should both stand right up to be counted for Judson for Governor, you can bet your old hat and your leggins, too, that the Republican leaders in other counties of Connecticut would stand up also and take notice."

The Ansonia Sentinel thinks it "unfortunate that Senator Stiles Judson should have been referred to as the political heir-at-law of the late Governor Lilley", for that "would seem to indicate that he is the choice of political controllers", while "it is easy to understand that he might prefer to receive it from more popular sources."

A peculiar feature of this Judson proposition is that it seems to have awakened more discussion of Sheriff Hawley's candidacy for renomination than of the main point. There appears to be an impression that behind the Judson suggestion is snugly hidden the apparent ambition of Sheriff Hawley for yet another term of office—that he proposes to bestride the Judson boom and to ride upon it over the hostility of the Hill Republicans toward him. Chairman Kenealy of the Republican State committee lately expressed the opinion that "many Hill men will vote for the renomination of the Sheriff." The Ansonia Sentinel thinks that Sheriff Hawley's Anti-Hill action "made fully as many friends for him as it lost."

The Farmer has no special interest in the political strategy involved in this Judson-Hawley matter, but it does feel inclined to protest against the use of Judson as a stalking horse for Hawley—this attempt of an unpopular aspirant to ride the boom of a popular candidate. It is unfortunate for the latter that his candidacy is thus linked with that of the former, very much as if an ultimatum had been issued to Mr. Judson to this effect, "Shoulder and carry Hawley, or you will not be nominated", such ultimatum emanating from the State and county machines.

RUNNING THE USURER OUT OF BUSINESS

The Remedial Loan Movement Seeks to Establish a Reasonable Interest Charge—The Success of Existing Provident Loan Associations.

ARTHUR H. HAM,
Russell Sage Foundation, New York.
(Exclusive Service The Survey Press Bureau.)

Nearly every city has its problem of regulating the loaning of money on security not accepted by ordinary banking facilities. Such business may be conducted as pawn broking, chattel loans or salary loans. While many cities are not yet alive to the conditions existing within the community, the desire is fast spreading to regulate this type of money lending and to afford loan facilities which will meet the need of those finding themselves in financial difficulties. Recent investigations have shown that most of the loan companies, with which every city is flooded, operate in open violation of existing laws, extorting charges that are excessive and using business methods that have a strikingly baneful effect upon the individual and the community. A definite economic need and ignorance of laws on the part of the borrower combined with secrecy, misrepresentation and illegal methods on the part of the lender, bring about a situation under which a great majority of loans become not a benefit but a burden upon the borrower and his family.

To be sure, not even one who falls into the usurer's hand is deserving of pity. Some borrow to spend foolishly; this is especially true of the unmarried man who assigns his wages as security. With the average man of family, however, wages are so small that any call for extraordinary expenditures necessitates the borrowing of money. Many attempt to prevent ill-advised borrowing and dishonest lending must not interfere with the demand that comes from genuine and pressing needs. The borrower will not take advantage of laws framed for his protection; his willful ignorance, his fear of publicity and his indifference to the nature of the papers he signs constitute the loan man's stock in trade. The latter makes it hard to prove usury by making out his papers in such a way that it appears that the borrower has received almost as much as he pays back. The loan shark, in fact, is especially true of laws, but because he satisfies a need.

A comprehensive remedy by legislation alone cannot be obtained. Attempts to solve the problem in this way in several states have proved that further restrictions result only in more serious practices on the part of the lender and a more submissive attitude on the part of the borrower. The remedy must be sought in another direction—a combination of philanthropic competition and wise, constructive legislation. The only way to put the loan shark out of business is to compete with him on equal terms; to supply a better service at a reasonable rate. To provide for this competition there should be legislation allowing a reasonable interest charge on loans. Loans cannot be loaned on non-bankable security at 6 per cent per annum. The reasonable rate seems to be somewhere between 1 per cent, and 2 per cent, per annum.

Many states already have such a law and the experiences of the sixteen remedial societies show that such much good can be done by lending money at low rates. Such a business is a safe investment for capital and affords a reasonable return. Among these societies are: The Provident Loan Society of New York, The Workingmen's Loan Association and the Citizens' Loan Company of Boston, The Chatham Loan Association of Baltimore and the Citizens' Mortgage Loan Company of Cincinnati. The work of the Society of Savings in Washington, D. C., is particularly interesting. Hampered by a law limiting interest charges to a rate under which it is impossible to operate, this society has raised \$25,000 capital and braving the odium of illegality by charging a per cent per month, it is now taking business away from the seventy-five loan sharks of Washington to the extent of \$25,000 a year. Because of its illegality the society ends its work by the year.

Ital to meet the demands made upon it and it now proposes a law which may well be copied by other states. This proposed law, legalizing the rate of 3 per cent per month, will attract a capital of reputable citizens and stimulate wholesome competition which will ultimately result in the reduction of the interest rate to 1 per cent, a month. It provides for license and bond of not less than \$5,000 to prevent violation of the law and frequent inspection of the books at the hands of the District Commissioners. The bill has the endorsement of Ex-President Roosevelt, many members of Congress and leading business men of Washington. It will be introduced at the next session of Congress and if passed will enable the remedial loan society to perform a service at reasonable rates now carried on by unscrupulous men at the average rate of 120 per cent, per annum.

In June, 1909, representatives of fourteen of these remedial societies met in Buffalo in connection with the National Conference of Charities and Correction. They declared: "We are desirous of promoting the work in

which we are engaged to the end that similar associations may be organized throughout the country wherever needed" and believing that "the work can best be accomplished by organized effort they proceeded to organize a National Federation of Remedial Loan Associations. The object of this federation is to be the formation of local organizations and aiding and directing persons who contemplate organizing remedial societies by giving information and advice concerning legislation, problems of administration and general information necessary for organization and management. The officers elected were W. N. Finley of Baltimore, Chairman, Hugh Cannan of New York, Secretary, and an Executive Committee consisting of the chairman, secretary and Mr. Frank Tucker of New York.

The stenographic report of the discussions and proceedings at Buffalo are now being published and will soon be ready for distribution among people interested in this work. The National Federation approves the bill drawn by the Washington society and will do all in its power to secure its enactment.

The Russell Sage Foundation has appointed the writer agent to study the remedial loan societies. The ultimate object is by co-operation with the Executive Committee of the National Federation, to push forward the loan movement into all sections of the country. The activity and the growth of interest manifested by editors and articles now running in the leading magazines and newspapers is significant. It means that inevitably the people at large will learn the facts concerning the business of money lending; the usurer will become more and more unpopular; men of wealth will follow the example set in many cities and provide opportunities for the needy to borrow without mortgaging his body and soul to the greedy money lender.

INFLAMMATORY RHEUMATISM CURED IN 3 DAYS.
Morton L. Hill, of Lebanon, Ind., says "My wife has inflammatory Rheumatism in every muscle and joint; her suffering was terrible and her body and face were swollen almost beyond recognition. Had been in bed for six weeks and had eight physicians, but received no benefit until she tried Dr. DeLeon's Relief for Rheumatism. It gave immediate relief and she was able to walk about in three days. I am sure it saved her life." Sold by Curtis Pharmacy, Drugist, 1249 Main St. C-3-612

HOUSEHOLD NOTES

One ounce of butter equals two level tablespoonsfuls.

Allow four eggs to each quart of milk in making cup custards.

Mattresses should be thoroughly brushed off with a whisk once a week.

Milk is better than eggs for moistening fish before rolling in crumbs.

Flannel and linen for blouses should be shrunk before the material is cut.

One cup of sugar will sweeten a kettle of any mixture to be served chilled or frozen.

Fatirons will heat better on a gas stove if they are kept covered with a dish pan.

A level teaspoonful of salt will give flavor to a quart of soup, sauce or vegetables.

Rice will absorb three times its measure of water and a larger quantity of milk or stock.

To apply any lotion to the scalp without making the hair wet, use a medicine dropper.

Fingers roughened by sewing should be well washed in warm water and then gently rubbed with pumice.

Though more expensive, the very best way to fry fish is in olive oil; the next best way is in bacon fat.

A white broom enclosed in a bag of cheese cloth is unequalled for cleaning the corners of uncarpeted steps.

Hatpins should never be left in a wet hat, but should be removed and rubbed perfectly dry to prevent rusting.

If onions are covered over while frying, they will retain more of their moisture, and will be of better flavor.

A gas stove can be kept nice and clean by wiping it each time it is used, and washing it with turpentine once a week.

Milky tumblers should be washed in cold water; putting them straight in to hot water will cloud the glass permanently.

For a salad out of the ordinary, mix cream with cheese, olives and a bolted dressing. Serve on hearts of lettuce.

A tablespoonful of flour put into a wet cloth will retain its shape.

Crushing of the skin, scalp, hair and hands, for the prevention of the clogging of the pores the usual cause of pimples, blackheads, redness and roughness and also the treatment of burns, scalds, wounds, sores, chappings as well as the toilet and nursery.

It contains no grease and being flesh-colored the presence of Lemola on the face or hands is not perceptible.

Those who have tried LEMOLA will find that the 50c box on sale in Bridgeport at all drug stores is sufficient to cure the worst form of Eczema where the parts affected are not too large. On the first application of Lemola the itching will stop. It has cured thousands afflicted with Eczema, Teeters, Rashes, Itchings, Irritations, Acne, Scallings, and Crusting of the skin, of infants, children and adults. It is good for the preservation and purification of the skin, scalp, hair and hands, for the prevention of the clogging of the pores the usual cause of pimples, blackheads, redness and roughness and also the treatment of burns, scalds, wounds, sores, chappings as well as the toilet and nursery.

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